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PATENT

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

James G. GATTO

Serial No.: 09/922,935

Filed: August 7, 2001

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Docket No.: 92654-004-401

Confirmation No.: 9732

Examiner: Karl D. Frech

Group Art Unit: 2876

For: ELECTRONIC FUND TRANSFER OR TRANSACTION SYSTEM

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Pursuant to the duty of disclosure under 37 C.F.R. §§ 1.56, 1.97 and 1.98, Applicant hereby makes of record in the above-identified application the documents listed on the attached Form PTO-1449.


Applicant reserves the right to establish the patentability of the claimed invention over any of the information provided herewith, and/or to prove that this information may not be prior art, and/or to prove that this information may not be enabling for the teachings purportedly offered.

This Supplemental Information Disclosure Statement is being filed before the mailing date of a first Office Action after the filing of a request for continued examination under 37 C.F.R. 1.114. No certification or fee is required. 37 C.F.R. 1.97(b).

It is respectfully requested that the Examiner initial and return a copy of the enclosed PTO-1449.

Respectfully submitted,

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and POPEO, P.C.

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